

REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Claims 10-18, 26, and 28 have been canceled. Claims 1-9, 19-25, and 27 are pending, of which claims 1, 6-8, 19-20, 22-23, 25, and 27 have been amended.

35 U.S.C. §112 Claim Rejections

Claims 1-8 and 22 are rejected under 35 U.S.C. §112, second paragraph. Appropriate amendments have been provided herein and Applicant respectfully requests that the §112 rejection be withdrawn.

35 U.S.C. §102 Claim Rejections

Claims 1-9 and 19-28 are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,408,284 to Hilt et al. (hereinafter, "Hilt") (*Office Action* p.4). Claims 26 and 28 are canceled. Applicant respectfully traverses the rejection of claims 1-9, 19-25, and 27.

Claim 1 recites an electronic billing statement presented as a user interface (UI), the electronic billing statement comprising "a first component hosted by a financial service center on a Web server, the first component to navigate the user interface (UI) and invoke one or more functions of the financial service center", and "a second component hosted by a third-party, the second component to provide detailed billing information from a biller to a user of the financial service center on the Web server."

1 Hilt does not show or disclose an electronic billing statement, as recited in
2 claim 1. Further, Hilt does not show or disclose an electronic billing statement
3 having a first component and second component each hosted by separate entities
4 (i.e., a financial service center and a third-party to a biller, respectively), or that
5 the electronic billing statement is presented as a user interface for a user of the
6 financial service center, as recited in claim 1. Applicant describes that a biller can
7 host their own content for publication through the financial service center, and that
8 a user can access and utilize transaction features of the financial service center
9 (*Specification* p.9, lines 12-13; p.10, lines 2-3).

10 Hilt only describes that a consumer receives an invoice from a biller, the
11 consumer passes a bill pay order to the consumer's bank, a payment message
12 passes from the consumer's bank to the biller's bank, and the invoice is paid (*Hilt*
13 col.12, line 48 to col.15, line 9; Fig. 4). There is no indication or discussion in
14 Hilt of a electronic billing statement having a first component and a second
15 component each hosted by separate entities (i.e., a financial service center and a
16 third-party to a biller, respectively), as recited in claim 1.

17 In Hilt, each transaction item is specific to the sender of the item, and there
18 is no one item hosted by the separate participants. The invoice is generated by the
19 biller, the bill pay order is generated by the consumer, the consumer's bank
20 generates the payment message, and the biller's bank pays the invoice back to the
21 biller. There is no electronic billing statement in Hilt that is presented as a user
22 interface for a user of a financial service center on a Web server, as recited in
23 claim 1. Further, Hilt is primarily directed to bill pay transactions that flow from
24 consumer banks to biller banks using a novel payment network (*Hilt* col.17, lines
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1 46-48; Fig. 6). Hilt does not discuss a user interface presented as an electronic
2 billing statement other than to indicate that a consumer bank can provide an
3 interface between customers and the bank's data processing systems (*Hilt* col.17,
4 lines 38-40).

5 Accordingly, claim 1 is allowable over Hilt for at least the reasons
6 described above and Applicant respectfully requests that the §102 rejection be
7 withdrawn.

8
9 Claims 2-8 are allowable by virtue of their dependency upon claim 1 (either
10 directly or indirectly). Additionally, some or all of claims 2-8 are allowable over
11 Hilt for independent reasons. For example:

12 Claims 4 and 5 recite that "the financial service center receives batch bill
13 information along with authentication strings from the biller" (claim 4), and "the
14 authentication strings are sent to the third-party to authorize delivery of the second
15 component" (claim 5).

16 Hilt does not show or disclose any such financial service center that
17 receives batch bill information along with authentication strings from a biller, as
18 recited in claim 4. Hilt only describes that a biller sends a bill to a consumer (*Hilt*
19 col.17, lines 28-29; Figs. 4, 7-8). The Office generally cites to Hilt Fig. 9 which
20 also shows, at block 210, that a biller provides bills to customers to solicit the
21 customers to pay (*Office Action* p.4). Further, there is no third-party or
22 authentication strings described in Hilt, as recited in claim 5.

23 The Office generally cites to Hilt at col.17, lines 28-54 and to the
24 description for Hilt Fig. 9, but does not provide any indication as to what features
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1 in Hilt the Office is relying on to reject claims 4 and 5. Hilt does not expressly
2 disclose all of the elements of claims 4 and 5, as is required to substantiate a §102
3 rejection. Accordingly, claims 4 and 5 are allowable over Hilt and the §102
4 rejection should be withdrawn.

5 Claim 6 recites that “each of the financial service center and the third-party
6 independently create the electronic billing statement on the Web server.” Hilt
7 does not show or disclose any such electronic billing statement created on a Web
8 server, as recited in claim 6. Again the Office generally cites to Hilt at col.17,
9 lines 28-54 and to the description for Hilt Fig. 9 (Office Action pp.4-5). However,
10 neither of these sections disclose any electronic billing statement and the Office
11 has not provided any indication as to what feature(s) in Hilt the Office is relying
12 on to reject claim 6.

13 Accordingly, claim 6 is allowable over Hilt and, without a proper rejection,
14 the §102 rejection should be withdrawn.

15
16 Claim 9 recites a network facilitating electronic bill payment and
17 presentment to consumers, the network comprising “a financial service center,
18 providing a common network address where consumers can review and pay bills
19 from a number of billers, to host at least a subset of a billing statement for review
20 by a requesting user”, and “a third-party server, coupled to the financial service
21 center, to provide bill summary information to the financial service center, which
22 securely and imperceptibly redirects the user to the third-party server which hosts
23 at least a subset of the billing statement comprising detailed billing information.”
24
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1 Hilt does not show or disclose a financial service center providing a
2 common network address where consumers can review and pay bills from a
3 number of billers, as recited in claim 9. Hilt only describes that a consumer can
4 pay bills at a consumer's bank (*Hilt* col.12, line 48 to col.15, line 9; Fig. 4). There
5 is no indication in Hilt that a consumer can also review bills from a number of
6 billers at a single location. In Hilt, each biller sends each customer an individual
7 invoice (*Hilt* col.13, lines 30-56; Fig. 4).

8 Hilt also does not show or disclose any third-party server coupled to the
9 financial service center, to provide bill summary information to the financial
10 service center, which also redirects the user to the third-party server which hosts at
11 least a subset of the billing statement comprising detailed billing information.
12 Again, Hilt only describes that each biller sends each customer an individual
13 invoice – there is no collaborative effort to generate a billing statement for a user
14 in Hilt.

15 Accordingly, claim 9 is allowable over Hilt and Applicant respectfully
16 requests that the §102 rejection be withdrawn.

17
18 Claim 19 recites an electronic bill presentment and payment (EBPP) system
19 comprising “a secure third-party development platform via which authorized third-
20 party content developers can develop content for publication via the EBPP system
21 for posting to users of the EBPP system on the one or more servers.”

22 Hilt does not show or disclose a development platform to develop content
23 for publication via the EBPP system for posting to users of the EBPP system, as
24 recited in claim 19. The Office states that Hilt teaches the development platform,
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1 but is not specific as to what feature(s) in Hilt the Office is relying on to reject
2 claim 19 (*Office Action* p.5). The Office cites the description of Hilt Fig. 4
3 (col.12, line 48 to col.13, line 23) which only describes participants of a bill pay
4 system and bank organizations. The Office also generally cites to Hilt at col.17,
5 lines 28-54 which does not disclose or describe any development platform to
6 develop content for publication via the EBPP system for posting to users of the
7 EBPP system, as recited in claim 19.

8 Accordingly, claim 19 along with dependent claims 20-22 are allowable
9 over Hilt and Applicant respectfully requests that the §102 rejection be withdrawn.

10
11 Claim 23 recites a method for validating third-party developed content for
12 publication through an electronic bill presentment and payment (EBPP) system,
13 the method comprising “issuing instructions to a requesting user to render a billing
14 statement as a user interface, wherein the billing statement reflects the third-party
15 developed content, while one section of the billing statement is hosted by the one
16 or more servers, while another section of the billing statement is hosted by a
17 third-party server.”

18 As described above in the response to the rejection of claim 1, Hilt does not
19 show or disclose a billing statement rendered as a user interface, or a billing
20 statement having a first section and another section each hosted by separate
21 entities (i.e., the one or more servers and a third-party server, respectively), as
22 recited in claim 23. In Hilt, each transaction item is specific to the sender of the
23 item, and there is no one item hosted by the separate participants. An invoice is
24 generated by the biller, a bill pay order is generated by the consumer, the
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1 consumer's bank generates the payment message, and the biller's bank pays the
2 invoice back to the biller. There is no billing statement in Hilt that is presented as
3 a user interface for a user, as recited in claim 23.

4 Accordingly, claim 23 along with dependent claims 24-25 and 27 are
5 allowable over Hilt and the §102 rejection should be withdrawn:

6
7 **Conclusion**

8 Pending claims 1-9, 19-25, and 27 are in condition for allowance.
9 Applicant respectfully requests reconsideration and issuance of the subject
10 application. If any issues remain that preclude issuance of this application, the
11 Examiner is urged to contact the undersigned attorney before issuing a subsequent
12 Action.

13
14 Respectfully Submitted,

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